

BANKASIANA

	CPP Disbursement Date 09/29/2010	Cert 58525	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$131	\$149	13.9%		
Loans	\$97	\$112	15.1%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$59	\$61	2.4%		
Commercial real estate	\$38	\$51	34.5%		
Unused commitments	\$10	\$10	3.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$11	153.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$3	-68.1%		
Cash & balances due	\$16	\$14	-16.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$114	\$126	10.1%		
Deposits	\$108	\$114	5.6%		
Total other borrowings	\$5	\$9	89.3%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$17	\$24	38.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	13.3%	16.3%	--		
Tier 1 risk based capital ratio	17.6%	21.3%	--		
Total risk based capital ratio	18.6%	22.5%	--		
Return on equity ¹	4.0%	7.4%	--		
Return on assets ¹	0.5%	1.2%	--		
Net interest margin ¹	2.8%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	0.0%	43.3%	--		
Loss provision to net charge-offs (qtr)	88.5%	104.0%	--		
Net charge-offs to average loans and leases ¹	0.6%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	2.9%	0.2%	0.3%	--
Commercial real estate	0.0%	4.2%	0.0%	0.5%	--
Total loans	0.0%	3.5%	0.2%	0.4%	--